

<i>SERFF Tracking Number:</i>	<i>LCNC-125785320</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Lincoln National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40033</i>
<i>Company Tracking Number:</i>	<i>LCN0807-2019028</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>MoneyGuard Reserve Client Ad: Help yourself by preparing for long-term care</i>		
<i>Project Name/Number:</i>	<i>MoneyGuard Reserve Client Ad: Help yourself by preparing for long-term care/LCN0807-2019028</i>		

## Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: MoneyGuard Reserve Client      SERFF Tr Num: LCNC-125785320      State: ArkansasLH

Ad: Help yourself by preparing for long-term  
care

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 40033

Sub-TOI: L08.000 Life - Other

Co Tr Num: LCN0807-2019028

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Anabela Tavares

Disposition Date: 08/26/2008

Date Submitted: 08/21/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: MoneyGuard Reserve Client Ad: Help yourself by  
preparing for long-term care

Status of Filing in Domicile: Authorized

Project Number: LCN0807-2019028

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/26/2008

State Status Changed: 08/26/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Lincoln National Life Insurance Company

NAIC Number 65676      FEIN Number 35-0472300

Advertising Filing

SERFF Tracking Number: LCNC-125785320 State: Arkansas  
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**Form(s):**

LCN0807-2019028

MoneyGuard® Reserve Client Ad:

Help yourself by preparing for long-term care

Dear Sir or Madam:

Attached for your review and approval is the above-referenced advertising form.

If you need any additional information, please contact me toll-free at 1-800-238-6252, Extension 2307. Thank you for your attention to this matter.

Sincerely,

Anabela Tavares

Product Compliance Coordinator

The Lincoln Financial Group Product Compliance Department

Telephone: 860-466-2307 Fax: 860-466-1348

E-mail: anabela.tavares@lfg.com

## Company and Contact

### Filing Contact Information

Anabela Tavares, Compliance Coordinator anabela.tavares@lfg.com  
350 Church Street (860) 466-2307 [Phone]  
Hartford , CT 06103 (860) 466-1348[FAX]

### Filing Company Information

The Lincoln National Life Insurance Company	CoCode: 65676	State of Domicile: Indiana
350 Church Street - MPM1	Group Code: 20	Company Type: Life
Hartford, CT 06103-1106	Group Name:	State ID Number:
(860) 466-2899 ext. [Phone]	FEIN Number: 35-0472300	

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## Filing Fees

Fee Required? Yes

Fee Amount: \$25.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$25.00	08/21/2008	22055928

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	08/26/2008	08/26/2008

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*TOI:*      *L08 Life - Other*      *Sub-TOI:*      *L08.000 Life - Other*  
*Product Name:*      *MoneyGuard Reserve Client Ad: Help yourself by preparing for long-term care*  
*Project Name/Number:*      *MoneyGuard Reserve Client Ad: Help yourself by preparing for long-term care/LCN0807-2019028*

## **Disposition**

Disposition Date: 08/26/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Form	Help yourself by preparing for long-term care		Yes

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## Form Schedule

### Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LCN0807-2019028	Advertising	Help yourself by preparing for long-term care	Initial		0	LCN0807-2019028.pdf



# Help yourself by preparing for long-term care

- Almost 80 million Baby Boomers<sup>1</sup> are speeding toward retirement over the next 20 years. And 70% of individuals age 65 or older will need some type of long-term care.<sup>2</sup>
- In 2007, the average national cost of nursing home care was \$181 per day or \$66,065 per year for a semi-private room.<sup>1</sup> And costs may vary greatly by state.
- Note that we are soliciting the sale of a product and an insurance agent will contact you.

**For more information, contact your licensed insurance agent today:**

[First Name][Last Name]  
[Firm]  
[Phone]  
[E-mail]

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LCN0807-2019028  
LIF-MG-08-0280  
MG-ADV009\_Z01  
PDF 8/08 Z01

Order code: MG-ADV009

Lincoln  
Financial Group®

Hello future.®

Are you tying up significant liquid assets to cover potential long-term care costs? If the answer is “yes” and you do wind up needing long-term care, you might deplete these assets too quickly and have to pull funds from your retirement portfolio.

Don’t put your retirement at risk. Talk to your licensed insurance agent about Lincoln *MoneyGuard*® Reserve.

A universal life insurance policy from **The Lincoln National Life Insurance Company** (or in New York by Lincoln Life & Annuity Company of New York). Lincoln *MoneyGuard* Reserve provides benefits you can tap into to reimburse qualified long-term care costs, to help protect assets you’ve set aside for retirement.

- **Coverage for long-term care**—to help shield your money from those expenses
- **Money back guarantee**<sup>3</sup>—The amount received is adjusted for loans and withdrawals and a portion of the money returned may have tax implications.
- **Efficient death benefit**—helps you leave money to your loved ones.

<sup>1</sup> Source: U.S. Census Press Release #CB06-FFSE.01-2, “Oldest Baby Boomers Turn 60,” January 3, 2006

<sup>2</sup> Costs as of 2007. U.S. Department of Health and Human Services—National Clearinghouse for LTC Information, [www.longtermcare.gov](http://www.longtermcare.gov). March 26, 2008.

<sup>3</sup> Through the Return of Premium Rider on single premium and certain flexible premium universal life policies.

## Important disclosures. Please read.

Lincoln *MoneyGuard*® Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. The Return of Premium Rider (ROP) may be included at issue on certain policies. The cost of riders will be deducted from the policy account value.

**Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.** The insurance policy and riders have exclusions, limitations, and/or reductions.

Lincoln *MoneyGuard*® Reserve is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), and a Return of Premium Rider (ROP) on Rider Form LR850 (10/07) or LR850F (10/07). **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

For policies sold in New York, Lincoln *MoneyGuard*® Reserve is issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), and a Return of Premium Rider (ROP) on Rider Form LR850 (10/07). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

Not a deposit	Not FDIC-insured	Not insured by any federal government agency
Not guaranteed by any bank or savings association		May go down in value

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